

**STATE OF CALIFORNIA  
DEPARTMENT OF INSURANCE**

**WORKERS' COMPENSATION RATE, PLAN, AND FORM FILING INSTRUCTIONS**

Every insurer that writes workers' compensation insurance in California must have on file with the California Department of Insurance (the "Department") its complete rating manual. The rating manual must include all rates, classifications, rating plans, rate deviations, modification factors, and other information to enable the Department to determine all workers' compensation rates the insurer will charge, for all plans filed. In addition, the Insurance Commissioner has specified by regulation that a Rate Filing Form (the Form or "CA-WC") be completed which requires the disclosure of certain financial and expense information. The Form is to be submitted with the required exhibits and an actuarial certification. All policy forms and endorsements must be filed with the Workers' Compensation Insurance Rating Bureau.

**GENERAL INSTRUCTIONS**

Rates & Rating Plans		Policy Forms & Endorsements
Where to File:	California Department of Insurance Rate Regulation Division: RFB/WC 300 South Spring Street, Suite 12705 Los Angeles, CA 90013	Workers' Compensation Insurance Rating Bureau of California Policy Examination Department 525 Market Street, Suite 800 San Francisco, CA 94105-2716
When to File:	Annually after the Commissioner's decision approving advisory pure premium rates, effective January 1.	Whenever filing new forms, adopting new California approved forms, or revising previously approved forms/endorsements.
Procedure:	File CA-WC 1, 2, & 3, at least 30 days prior to the proposed effective date. Include all requested exhibits required by The rate filing form, manual rates pages, and an actuarial certification. Include an <b>informational copy</b> of forms that have rate impact. Provide 3 copies of the rate filing.	Refer to WCIRB Membership notice dated 9/18/98. Procedures vary for: standards forms, California approved forms, non-standard forms, and limiting or restricting forms.
Applicable Codes:	California Insurance Code §11730, et.seq. Cal. Code of Regulations, Title 10 §2509.30	California Insurance Code §11658 Cal. Code of Regulations, Title 10 §2218
Questions Contact:  Obtaining forms, Instructions, and rate filing lists:	In writing: above address E-mail: <a href="mailto:BarkerD@insurance.ca.gov">BarkerD@insurance.ca.gov</a> . Telephone: (213) 346-6786 Telephone: (213) 346-6788 Telephone: (213) 346-6736 To obtain additional forms, instructions & rate filings lists by specific carriers, visit our website at <a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a> . Click on "insurers".	In writing: above address Telephone: (415) 778-7103 Telephone: (415) 778-7100

## WORKERS' COMPENSATION RATES & RATING PLANS SPECIFIC FILING INSTRUCTIONS

### Group Insurers:

Tiered rates: If each company within the group has tiered rates or different rate levels, forms CA-WC 1, 2, & 3 must be completed for each company. Please submit the forms in alphabetical order.

Uniform rates: If all member companies are using the same rates, simply complete form CA-WC 1 for each company, and one set of CA-WC 2 and 3 for the whole group. Submit forms CA-WC 1 in alphabetical order.

### U.S. L&H, Federal, & Maritime rates and Employment Practice Liability:

U.S. L & H rates and Employment Practice Liability (E.P.L.) rates are subject to Proposition 103. Use forms CA-RA, & instructions CA-IA. **Do NOT use forms CA-WC.** Send Federal and E.P.L. rate and form filings to:

California Department of Insurance  
Rate Filing Bureau – Intake Unit  
45 Fremont Street, 23<sup>rd</sup> Floor  
San Francisco, CA 94105

**Excess workers' compensation rates:** Use forms CA-WC 1, 2, and 3, and include **informational** copies of policy forms and endorsements. Actual forms filing must be submitted to the WCIRB.

### Rating Manual and Rating Plans:

A current copy of the insurer's underwriting and rating manual, including manual rates, rules, and rating plans must be on file at the Department at all times. Following the initial filing, only subsequent revisions need to be filed including manual rate pages & rules changes. **Exception:** the advisory WCIRB underwriting manual & rating plans may be reference filed, and only the manual rate pages and the Retro and Deductible expense related rating values (Appendix C), and subsequent rating revisions or rule deviations need to be filed.

### Public Viewing:

Rate filings may be viewed at Department offices in Los Angeles & San Francisco. Appointments are required for use of the viewing facilities and may be made by telephoning (213) 346-6741 for Los Angeles viewers and (415) 904-5800 for San Francisco viewers.

### Annual Filing Fee:

All workers' comp. insurers are assessed an annual filing fee to support workers' comp. rate filing review, rate hearing, actuarial review, rate making & public viewing functions. The assessment is the lesser of: 1) the insurer's Cal. Direct written premium times 0.01, or 2) \$4,000; and is subject to a minimum of \$100. Insurers are billed annually and are not restricted in the number of filings submitted.

### Designated Rating Organization:

The Insurance Commissioner has designated the Workers' Compensation Insurance Rating Bureau (WCIRB) as the statistical agent for the collection of data to be used in the administration of the uniform statistical reporting plan and the mandatory experience rating plan. All questions regarding data reporting requirements should be directed to the WCIRB at the address listed on page 1 or by telephone to (415) 777-0777.